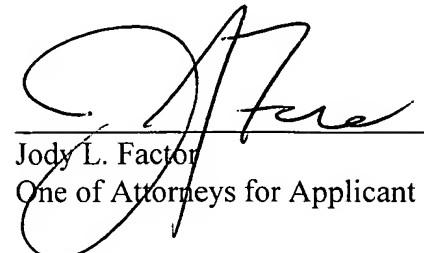


Should anything further be required, a telephone call to the undersigned, at (312) 226-1818, is respectfully invited.

Respectfully submitted,
FACTOR & PARTNERS, LLC

Dated: March 19, 2002



Jody L. Factor
One of Attorneys for Applicant